

SEMESTER – I

UCBIA20 - FUNDAMENTALS OF BANKING

Year: I	Course Code:	Title of the Course:	Course Type:	Course Category:	H/W	CREDITS	MARKS
SEM: I	UCBIA20	Fundamentals of Banking	Theory	Core	5	4	40+60

Course Objectives

- To Provide in-depth knowledge about the evolution of banks, banking structure in India and its function.
- To develop the capability to operate bank accounts.
- To make them aware of various negotiable instruments.
- To enable to understand duties and responsibilities of paying banker
- To impart knowledge about the role of Collecting Banker and Banking ombudsman

Course Outcomes (CO)

The Learners will be able to

- Identifies various types of Bank.
- Able to access Bank account
- Able to utilize variety of negotiable instruments
- Able to analyse the role of paying Banker
- Able to identify customer rights and Sort-out issues through Banking ombudsman

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	M
CO2	H	H	H	M	M	H
CO3	H	H	M	M	M	H
CO4	H	M	M	M	M	H
CO5	H	H	M	M	M	H

(High – H Medium – M Low- L

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	M	M	M	M
CO2	H	M	H	M	M	H
CO3	H	M	H	M	M	H
CO4	H	M	M	H	M	M
CO5	H	H	M	H	M	H

Course Syllabus

Unit I: An Introduction to Banking

(15 hours)

- 1.1 Introduction - Definition of Banking (K1, K2)
- 1.2 Banking Structure in India (K1, K2,)
- 1.3 Small Finance Bank and payment Banking (K1, K2,)
- 1.4 Commercial Banking - Functions (K1, K2)
- 1.5 Role of Banks in Economic Development (K1, K2,)
- 1.6 COVID-19 and its impact on Banking Sector (K1, K2,)

Unit II: Opening of Accounts

(15 hours)

- 2.1 Bank Accounts – Types – Steps in Opening Accounts – Savings and Current Accounts (K1, K2, K3)
- 2.2 Pay-in-slip Book – Passbook. Bank Customer- Definition - Relationship – Types (K1, K2)
- 2.3 KYC Norms – Banking Lending – Significance (K1, K2, K3)
- 2.4 Lending Sources – Principles – Forms of Lending (K1, K2, K3)
- 2.5 Loan Evaluation Process – Securities of Lending (K1, K2, K3, K4)
- 2.6 Factors Influencing Bank Lending (K1, K2)

Unit III: Negotiable Instruments

(15 hours)

- 3.1 Meaning – Characteristics – Nature – Features and Similarities- Types – Crossing (K1, K2, K3)
- 3.2 Definition – Objective – Crossing and Negotiability – Need for crossing – Types (K1, K2, K3)
- 3.3 Persons Eligible to do crossing – Consequences (K1, K2)
- 3.4 Endorsement – Meaning – Definition (K1, K2, K3)
- 3.5 Components of Endorsements – Types – Effects (K1, K2, K3, K4)
- 3.6 Duration – Rules regarding Endorsement (K1, K2, K3, K4)

Unit IV: Paying Banker

(15 hours)

- 4.1 Meaning – Bankers duty (K1, K2)
- 4.2 Dishonouring Customers Cheque (K1, K2)

- 4.3 Discharge of Paying Banker (K1, K2, K3)
- 4.4 Payment of Cheque by Mistake – Material Alteration (K1, K2, K3)
- 4.5 Liability of Paying Banker (K1, K2, K3, K4)
- 4.6 Statutory Protection - Refusal of Payment (K1, K2, K3, K4)

**Unit V: Collecting Banker, Customer Grievances, Redressal and Ombudsman
(15 hours)**

- 5.1 Meaning of Collecting Banker – Role (K1, K2)
- 5.2 Statutory Protection – Duty -RBI's Instruction (K1, K2)
- 5.3 Collection of Bills of Exchange – Paying Banker Vs Collecting Banker (K1, K2, K3)
- 5.4 Customer Grievances – Grievances Redressal (K1, K2, K3)
- 5.5 Banking Ombudsman (K1, K2, K3, K4)
- 5.6 Procedure for Redressal OF Grievance (K1, K2, K3, K4)

BOOKS

Textbook:

Banking Theory Law and Practice – E. Gordon & K. Natarajan. Himalaya publishing house
New Delhi. Reprint – 2016

Books for Reference:

1. Kandasamy K.P., Natarajan S. And Parameswaran R. – Banking – S. Chand and Co. Ltd., New Delhi (Latest Ed)
2. P.N. Varshney - Banking Law and Practice – Sultan Chand & Sons New Delhi - 24thEdition.
3. Natarajan S. And Parameswaran R. – Indian Banking – S. Chand and Co. Ltd., New Delhi (Latest Ed)
4. Vasudevan S.V.- Theory of Banking – S. Chand and Co. Ltd. New Delhi (Latest Ed.)
5. Sundaram and Varshney – Banking Law and Practice – S. Chand and Co. Ltd., New Delhi (Latest Ed.)

WEB RESOURCE

1. rbi.org.in
2. www.bankingfinace.in
3. www.indianmoney.Com
4. Shankar banking academy
5. Anil Agarwal –YouTube channel

SEMESTER – I

UCBIB20 - Principles of Accounting

Year: I	Course	Title of The Course:	Course Type:	Course Category:	H/W	CREDITS	MARKS
SEM: I	Code: UCBIB20	Principles of Accounting.	Theory	Core	5	4	40+60

Course Objectives

- To give insight into the basic accounting principles and Concept
- To prepare ledger accounts and trial balance.
- To prepare final accounts
- To enable students to prepare various subsidiary books.
- To prepare Bank Reconciliation statement

Course Outcomes (CO)

The Learners will be able to

- Acquire conceptual knowledge on basics of accounting
- Identify events that need to be recorded in the accounting statements.
- Prepares final accounts
- Identify and prepare various subsidiary books
- Able to prepare Bank Reconciliation statement

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	H
CO2	H	H	H	M	M	H
CO3	H	H	H	M	H	H
CO4	H	H	H	M	M	H
CO5	H	H	H	M	M	H

(H- HIGH M-MEDIUM L-LOW)

CO/PSO	PSO
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	1	2	3	4	5	6
CO1	H	M	M	H	M	M
CO2	H	H	M	H	M	H
CO3	H	H	H	H	H	H
CO4	H	H	M	H	H	H
CO5	H	H	H	H	H	H

COURSE SYLLABUS:

Unit – I:

(15 hours)

Introduction to accounting

- 1.1 Principles of Double Entry System (K1,K2)
- 1.3 Types of Accounts (K1,K2)
- 1.4 Persons interested in accounting (K1,K2)
- 1.5 Accounting concepts and conventions (K1,K2)
- 1.6 Accounting Equation (K1,K2,K3)

Unit – II

(15 hours)

- 2.1 Journal Entries ((K1,K2)
- 2.2 Journal for Adjusting Entries (K1,K2,K3)
- 2.3 Ledgers (K1,K2,K3)
- 2.4 Ledger for Subsidiary Books (K1,K2,K3)
- 2.5 Trial Balance (K1,K2,K3)
- 2.6 Trial Balance (Corrected Method) (K1,K2,K3,K4)

Unit – III

(15 hours)

- 3.1 Final Accounts (K1,K2,K3,K4)
- 3.2 Provision for Bad and Doubtful Debts (K1,K2,K3)
- 3.3 Trading Account (K1,K2,K3,K4)
- 3.5 Profit and loss Account (K1,K2,K3,K4)
- 3.4 Adjusting Entries (K1,K2,K3,K4)

3.6 Balance Sheet with adjustments (K1,K2,K3,K4)

Unit – IV

(15 hours)

- 4.1 Subsidiary Books (K1,K2)
- 4.2 Purchase, Sales – Returns (K1,K2)
- 4.3 Cash Book – Single Column(K1,K2)
- 4.4 Double Column Cash Book(K1,K2,K3)
- 4.5 Triple Column Cash Book(K1,K2,K3,K4)
- 4.6 Petty Cash(K1,K2,K3,K4)

Unit – V

(15 hours)

- 5.1 Rectification of Errors (with Suspense Account) (K1, K2,K3,K4)
- 5.2 Error of Commission (K1, K2, K3, K4)
- 5.3 Error of Omission (K1,K2,K3,K4)
- 5.4 Purchase, Sales and Returns (K1,K2,K3,K4)
- 5.5 Bank Reconciliation Statement. (As per Cash book or Overdraft as per passbook) (K1,K2,K3,K4)
- 5.6 Bank Reconciliation Statement. (As per Passbook or Overdraft as per Cash book) (K1,K2,K3,K4)

BOOK

Textbook:

Reddy T.S.and Murthy A. -Financial Accounting -Margham Publications, Chennai, Reprint 2014.

Reference Books

1. Jain S. P. and Narang K.L. - Advanced Accounting -Kalyani Publishers, New Delhi, Revised 2013.
2. Nagarajan K.L. and Vinayagam N. and Mani P.L. - Principles of Accountancy - Eurasia Publishing House, New Delhi, Revised 2014
3. Grewal T.S. - Double Entry Book – S. Chand and Co. Ltd, New Delhi, Reprint 2010.
4. Tulsian P.C. - Financial Accounting - Tata McGraw Hill, New Delhi, Edition 2009.

WEB RESOURCE:

1. MIT open Courseware for accounting

2. Accounting student network
3. Accounting.Com
4. www.icaai.org
5. Devika's Commerce and management academy – YouTube channel

SEMESTER – II

UCBIC20 - PRINCIPLES OF INSURANCE

Year: I SEM: II	Course Code: UCBIC20	Title of The Course: Principles of Insurance	Course Type: Theory	Course Category: Core	H/W 5	CREDITS 4	MARKS 40+60
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Course Objectives:

- To provide basic knowledge about various types of insurance
- To impart thorough knowledge about life insurance Policies
- To give knowledge about various types of fire insurance Policy
- To make the students aware of various marine insurance Policies and their claim settlement process.
- To give them overview about various miscellaneous insurance.

Course Outcomes (CO):

The Learners will be able to

- Understands basic Concepts and principles of insurance
- Able to differentiate Life and Non-Life insurance policies
- Able to follow the procedures to apply for fire insurance Policy and settlement of claim
- Able to claim settlement from marine insurance Policy
- Able to choose various insurance Policies based on their needs

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	H
CO2	H	H	H	M	M	H
CO3	H	H	M	M	M	H

CO4	H	H	H	M	H	H
CO5	H	M	H	M	H	M

(H- HIGH M-MEDIUM L-LOW)

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	M	M	H	M	H	H
CO2	H	H	M	H	H	H
CO3	H	H	M	H	H	H
CO4	H	H	H	M	H	H
CO5	H	H	M	M	H	H

COURSE SYLLABUS:

Unit I: Principles and Importance of Insurance

(15 hours)

- 1.1 Insurance – Meaning – Definition – Nature – Functions – Types of Insurance: Life Insurance – General Insurance (K1, K2)
- 1.2 Fire Insurance – Marine Insurance – Miscellaneous Insurance Interest – Specific Principles – Essentials of Insurable Interest – Existence of Insurable Interest (K1, K2)
- 1.3 Material Fact – Material Fact - Meaning – Examples of Material Facts Requiring Disclosure – Material Fact not to be Disclosed (K1, K2, K3)
- 1.4 Breach of Utmost Good Faith – Types of Indemnity provided under different policies (K1, K2)
- 1.5 How does Subrogation arise – Essentials of Doctrine of Subrogation (K1, K2)
- 1.6 Importance/ Advantages of Insurance - Importance to an Individual to Business – Important to Society –Terms used in Insurance (K1, K2, K3)

Unit II: Life Insurance

(15 hours)

- 2.1 Life Insurance – Meaning – Definition Characteristics - Economic Uses – Advantages of Life Insurance Vs Non - Life Insurance (K1, K2)
- 2.2 Fundamental Principles of Life Insurance – Procedure for effecting Life Insurance (K1, K2, K3)
- 2.3 Life Insurance product of policies – Whole of Life Policies – Endowment Policies – Children’s Policies (K1, K2, K3)
- 2.4 Money Back Policies – Joint Life Policies – JeevanSaathi – Plan No. 89 – Women’s Policy – Term Policies – Special Policies (K1, K2)
- 2.5 Group Insurance Policies – Group Insurance Policies (K1, K2)
- 2.6 Difference Between Group Insurance and Individual Insurance (K1, K2)

Unit III: Fire Insurance (15 hours)

- 3.1 Fire Insurance – Meaning – Definition – Functions – Features – Scope – Add-on cover - Special Coverage – Hazards in Fire Insurance (K1, K2)
- 3.2 Principles of Fire Insurance – Essential Requirements of the Doctrine of Contribution – Example – Procedure of effecting a Fire Insurance Policy (K1, K2)
- 3.3 Rights of Insurer – Kinds of Fire Policies (K1, K2)
- 3.4 Fire Policy Conditions – Example – Rate Fixation Fire Insurance – System of Rate Fixation (K1, K2)
- 3.5 Tariff Rates – The Tariff Provides (K1, K2)
- 3.6 Procedures for settlement of Claims under Fire Insurance (K1, K2, K3)

Unit IV: Marine Insurance (15 hours)

- 4.1 Marine Insurance – Meaning – Definition – Subject Matter (K1, K2)
- 4.2 Types – Development of Marine Insurance – Lloyd’s Association (K1, K2)
- 4.3 Procedure Involved in Taking a Marine Policy –Differences between Marine Insurance and Fire Insurance (K1, K2, K3)
- 4.4 Essential Characteristics (or) fundamental Principles of Marine Insurance (K1, K2)
- 4.5 Kinds of Marine Insurance Policies (K1, K2)
- 4.6 Settlement of Claims in Marine Insurance (K1, K2, K3)

Unit V: Miscellaneous Insurance

(15 hours)

5.1 Miscellaneous Insurance: Motor Insurance – Fundamental principles – Types – Exceptions – Extension of Cover – Reasonable expenses and minor repairs (K1, K2)

5.2 Procedure for effecting motor insurance – Motor Policy Conditions – Discount on premium – Settlement of Claims – under Motor Insurance (K1, K2, K3)

5.3 Social Sector Insurance – Bhagyashree Child Welfare Policy – Unique features – Raja Rajeshwar iMahila Kalyan Yojana policy – Unique Features – For and disablement of insured women (K1, K2)

5.4 Business Insurance – Burglary Insurance – Types of policies – Cash/Money in Transit Insurance – Scope of Cover – Extended Covers available Fidelity Guarantee Insurance (K1, K2)

5.5 Types of Fidelity Insurance – Neon Sign Insurance – Jewelers Block Insurance – Duty Insurance – Shopkeepers Insurance – Personal Package – Baggage Insurance (K1, K2)

5.6 All Risk Insurance – Amartya Shiksha Yojana Insurance – Pedal Cycle Insurance – Mobile Phone Insurance – Householders' Insurance (K1, K2)

Textbook

1. Dr. Murthy A. – Principles and practice of Insurance – Margham Publications, Chennai, Reprint 2010.

Reference Books

1. Periasamy P. – Fundamentals of Insurance – Vijay Nicole Imprints Pvt.Ltd. Chennai, 2013 Ed.
2. Dr. Ramavath N. – Elements of Insurance – Sri Vishnu Publications., 3rd Edition, 2009
3. JyotsnaSethi and Nishwan Bhatia – Elements of Banking and Insurance – PHI Learning Private Limited., 2nd Edition, 2012
4. Dr. Balu V. and Dr. Premila N. – Elements of Insurance – Sri Venkateswara Publications – Feb 2009
5. Mishra M.N. and Mishra S.B – Insurance Principles and Practice – S. Chand Company Private Limited – 21st Revised Edition,2014.

WEB RESOURCE

1. www.licindia.in
2. www.gicouncil.com
3. www.Policyx.com
4. academy of insurance

SEMESTER – II

UCBID20 - FINANCIAL ACCOUNTING

Year: I SEM: II	Course Code: UCBID20	Title of The Course: Financial Accounting	Course Type: Theory	Course Category: Core	H/W 5	CREDITS 4	MARKS 40+60
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Course Objectives:

- To enable the students to Compute Depreciation under various methods
- To understand the accounting procedures for both Single and Double entry system.
- To impart knowledge about recording transactions related to Bills of Exchange.
- To make them understand the accounting procedures in Hire Purchase System.
- To build up capability of students in preparation of Fire Insurance Claims.

Course Outcomes (CO):

The Learners will be able to

- Able to calculate depreciation for fixed assets.
- Able to Compare, Contrast, and solve single entry to double entry system.
- Able to prepare Bill of exchange account
- Identifies and differentiate hire purchase and instalment system
- Prepare Fire Insurance Claim Statements

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	H	M	H
CO2	H	H	H	M	M	H
CO3	H	H	H	H	H	H
CO4	H	H	H	H	H	H
CO5	H	H	H	H	H	H

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	M	H	H	H
CO2	H	H	H	H	H	H
CO3	H	H	H	H	H	H
CO4	H	H	M	H	H	H
CO5	H	H	H	H	H	H

COURSE SYLLABUS:

Unit I: (15 hours)

- 1.1 Depreciation - Meaning - Definition - Causes - Method of Charging Depreciation (K1,K2,K3)
- 1.2 Straight Line Method and Written Down Value Method (K1,K2,K3)
- 1.3 Change in Methods of Charging Depreciation (K1,K2,K3)
- 1.4 Annuity Method - Depletion – Revaluation (K1,K2,K3)
- 1.5 Machine Hour Rate (K1,K2,K3,K4)
- 1.6 Sinking Fund - Insurance Policy Method. (K1,K2,K3,K4)

Unit II: (15 hours)

- 2.1 Single Entry - Meaning - Definition (K1,K2)
- 2.2 Methods - Difference between Single Entry and Double Entry System (K1,K2)
- 2.3 Statement of Affairs Method (K1,K2,K3,K4)
- 2.4 Computation of Profit or Loss (K1,K2,K3,K4)
- 2.5 Conversion Method (K1,K2,K3,K4)
- 2.6 Prepare Trading Profit and Loss Account and Balance Sheet according to Conversion Method (K1,K2,K3,K4)

Unit III:**(15 hours)**

- 3.1 Bills of Exchange- Meaning - Definition- Features (K1,K2)
- 3.2 Parties to Bills of Exchange (K1,K2)
- 3.3 Advantages - Types of Bills (K1,K2)
- 3.4 Recording Transaction in Journal and Ledger (K1, K2, K3)
- 3.5 Retiring a Bill under Rebate (K1,K2,K3,K4)
- 3.6 Dishonour of Bill (K1,K2,K3,K4)

Unit IV:**(15 hours)**

- 4.1 Hire Purchase & Instalment Purchase Systems (K1,K2)
- 4.2 Difference between Hire Purchase and Instalment System (K1,K2)
- 4.3 Calculation of Interest (K1,K2,K3,K4)
- 4.4 Default and Repossession (K1,K2,K3,K4)
- 4.5 Complete Repossession (K1,K2,K3,K4)
- 4.6 Partial Repossession (K1,K2,K3,K4)

Unit V:**(15hours)**

- 5.1 Fire Insurance Claim (K1,K2)
- 5.2 Memorandum of Trading A/c (K1,K2,K3)
- 5.3 Actual Loss of Claim (K1,K2,K3)
- 5.4 Unrecorded Stock (K1,K2,K3)
- 5.5 Loss of Stock (K1,K2,K3,K4)
- 5.6 Loss of Profit (K1,K2,K3, K4)

BOOK**Textbook:**

1. Reddy T.S. and Murthy A. -Financial Accounting -Margham Publications, Chennai, Reprint 2014.

Reference Books

1. Jain S. P. and Narang K.L. - Advanced Accounting -Kalyani Publishers, New Delhi, Revised 2013.
2. Nagarajan K.L. and Vinayaka N. and Mani P.L. - Principles of Accountancy - Eurasia Publishing House, New Delhi, Revised 2014.

3. Grewal T.S. - Double Entry Book – S. Chand and Co. Ltd, New Delhi, Reprint 2010.
4. Tulsian P.C. - Financial Accounting - Tata McGraw Hill, New Delhi, Edition 2009

WEB RESOURCE

1. MIT open Courseware for accounting
2. Accounting student network
3. Accounting.Com
4. www.icaai.org
5. Devika's Commerce and management academy – YouTube channel

SEMESTER - III
UCBIE20 - BANKING LEGALITIES AND REGULATIONS

Year: II SEM: III	Course Code: UCBIE20	Title of The Course: Banking Legalities and Regulations	Course Type: Theory	Course Category: Core	H/W 6	CREDITS 5	MARK S 40+60
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Course Objectives:

- a) To impart knowledge on legal and regulatory framework of the banking system
- b) To make aware of legal aspects of banking operations
- c) To give them overview about banking related laws
- d) To provide knowledge on debt recovery procedure determined by tribunals.
- e) To educate students about Consumer protection act 1986.

Course Outcomes(CO):

The Learners will be able to

- Understands basic legal and regulatory framework of the banking system
- Able to access various banking operations
- Acquire knowledge about banking laws and their regulations
- Aware of debt recovery procedures
- Aware of Consumer Rights.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	M	H	M	M	M
CO2	H	M	M	M	M	H
CO3	H	H	H	M	M	M
CO4	H	M	M	M	M	M
CO5	H	M	H	M	H	M

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	M
CO2	H	M	M	M	M	H
CO3	H	H	H	M	M	M
CO4	H	M	M	M	M	M
CO5	H	M	M	M	H	M

COURSE SYLLABUS

UNIT I: Regulations and Compliance

(15 Hours)

- 1.1 Definition of Non-Banking Financial Companies. (K1)
- 1.2 Concepts of Non-Banking Financial Companies (K1, K2)
- 1.3 Banking Regulation Act 1949 – Important terms (K1, K2)
- 1.4 Regulation Act 1949- Provisions (K1,K2,K3)
- 1.5 Control over Organization of Banks. (K1, K2)
- 1.6 Licensing of Banking companies. (K1, K2)

UNIT II: Legal Aspects of Banking

(15 Hours)

- 2.1 Indemnities – Bank Guarantees (K1)
- 2.2 Letter of Credit (K1, K2)
- 2.3 Deferred Payment Guarantee (K1, K2)
- 2.4 Laws Relating to Bill Finance (K1, K2)
- 2.5 Laws Relating to Securities and Modes of Charging I – Law Relating to Securities and Modes of Charging II. (K1, K2)
- 2.6 Registration of Firms, Incorporation of Companies. (K1, K2, K3)

UNIT III: Banking Related Laws (Insolvency Act)

(15 Hours)

- 3.1 Insolvency and Bankruptcy Code, 2016 – Definition (K1, K2)
- 3.2 Regulations (K1, K2)
- 3.3 Central Registry (K1, K2)
- 3.4 Offences and Penalties (K1, K2)
- 3.5 Non-Performing Assets (NPA): Introduction, categories (K1, K2)
- 3.6 Types, NPA Management Strategies (K1, K2, K3, K4)

UNIT IV: Recovery of Debts due to Banks and Financial Institutions Act (DRT Act)

Preliminary

(15 Hours)

- 4.1 Establishment of Tribunal and Appellate Tribunal (K1)
- 4.2 Jurisdiction, Powers and Authority of Tribunals (K1, K2)
- 4.3 Procedure of Tribunals (K1, K2)
- 4.4 Recovery of Debts determined by the Tribunal Miscellaneous Provisions (K1, K2)

- 4.5 The Banker's Evidence Act, 1891 – Lok Adalat's. (K1, K2)
- 4.6 Miscellaneous Provisions (K1, K2)

UNIT V: Other Aspects

(15 Hours)

- 5.1 The Consumer Protection Act, 1986: Introduction, Features (K1, K2, K3)
- 5.2 Consumer Rights (K1, K2, K3)
- 5.3 Preamble, Extent and Definitions (K1)
- 5.4 Consumer Disputes Redressal Agencies. (K1, K2)
- 5.5 The Banker's Evidence Act, 1891 – Lok Adalat's. (K1, K2, K3)
- 5.6 Powers of Consumer Disputes Redressal Agencies. (K1, K2, K3, K4)

BOOKS

TEXTBOOKS

Legal and Regulatory Aspects of Banking - Indian Institute of Banking and Finance – Macmillan Publisher – Third Edition – Reprint 2016.

REFERENCE

1. Kandasamy K.P., Nagarajan S and Parameswaran R. – Banking – S. Chand & Co. Ltd., New Delhi, Reprint 2010.
 2. Dr. Guruswamy S. – Banking Theory, Law and Practice – Vijay Nicole Imprints Pvt. Ltd., Reprint 2017.
 3. Natarajan S. and Parameswaran R. – Indian Banking – S. Chand & Co. Ltd., New Delhi, Reprint 2013.
 4. Vasudevan S.V. – Theory of Banking – S. Chand & Co. Ltd., New Delhi, Reprint 2015
- Sundaram and Varshney – Banking Law and practice – S. Chand & Co. Ltd., New Delhi, Reprint 2015

WEB RESOURCES

1. <https://www.investopedia.Com/>
2. <https://vikaspedia.in/social-welfare/financial-inclusion/financial-literacy/non-banking-financial-Companies>
3. <https://g.CLO/kgs/JyYmMk>
4. <https://www.mondaq.Com/>
5. <http://ncdrc.nic.in>

Semester-IV

UCBIH20 - Regulatory Framework of Business and Insurance

Year: II	Course Code:	Title of The Course:	Course Type:	Course Category:	H/W	CREDITS	MARKS
SEM: IV	UCBIH20	Regulatory Framework of Business and Insurance	Theory	Core	5	5	40+60

COURSE OBJECTIVES

- a) To provide an adequate knowledge on Indian Contract Act 1972 and its Provisions.
- b) To make aware of Sale of Goods ACT 1930 and its various Components.
- c) To impart knowledge about the History of Insurance and its acts.
- d) To familiarize with Insurance Regulatory Development Authority (IRDA)act.
- e) To educate about various Rural Insurance Schemes.

COURSE OUTCOMES (CO):

The Learners will be able to

- Able to understand the provisions of Indian Contract Act 1972.
- Acquire knowledge on the sale of goods act.
- Aware of various acts related to Insurance.
- Understands the provisions of IRDA act.
- Able to choose suitable insurance Policies based on their needs.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	M	M	M	M
CO2	H	M	M	M	H	M
CO3	H	M	M	M	M	M
CO4	H	M	M	M	M	H
CO5	H	H	M	M	H	M

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	M	H	M	M
CO2	H	M	M	M	H	M
CO3	H	H	M	M	M	H
CO4	H	M	M	H	H	H
CO5	H	H	H	M	H	M

COURSE SYLLABUS

UNIT I

(15 Hours)

- 1.1 Indian Contract Act 1972: Law of contract (K1)
- 1.2 Offer and Acceptance (K1, K2, K3)
- 1.3 Consideration and capacity (K1, K2, K3)
- 1.4 Free Consent (K1, K2, K3)
- 1.5 Discharge of Contract (K1, K2, K3, K4)
- 1.6 Breach of Contract (K1, K2, K3, K4)

UNIT II

(15 Hours)

- 2.1 Sale of Goods Act 1930: Definition of Sale – Actual Sale – Agreement to Sell Distinction between sale and agreement to sell – Consideration (K1, K2, K3)
- 2.2 Considerations and Warranties (K1, K2)
- 2.3 Doctrine of Caveat Emptor (K1, K2, K3, K4)
- 2.4 Delivery of Goods (K1, K2, K3)
- 2.5 Transfer of Property – Transfer of title by non-owners Resale (K1, K2, K3, K4)
- 2.6 Auction sale. (K1, K2, K3, K4)

UNIT III

(15 Hours)

- 3.1 History of Insurance – An Introduction to the Legal aspects Insurance, The Insurance Act, 1938 (K1, K2)
- 3.2 The Life Insurance Corporation of India Act, 1956 (K1, K2)
- 3.3 The General Insurance Business Nationalization Act, 1972 (K1, K2, K3)
- 3.4 Insurance Regulatory and Development Authority Act, 1999 (K1, K2)
- 3.5 Insurance Regulatory and Development Authority (Appointed Actuary) Regulation, 2000 (K1, K2, K3)
- 3.6 Powers and procedure for Appointment of an Appointed Actuary (K1, K2, K3)

UNIT IV

(15 Hours)

- 4.1 Insurance Regulatory and Development Authority (General Insurance - Reinsurance) Regulation, 2000 (K1, K2, K3)
- 4.2 Insurance Regulatory and Development Authority (Protection of Policyholder's Interests) Regulation, 2000 (K1, K2, K3)

- 4.3 Insurance Regulatory and Development Authority (Licensing of Corporate Agents) Regulations, 2002 (K1, K2, K3)
- 4.4 Insurance Regulatory and Development Authority (Obligations of Insurer to Rural Social Sectors) Regulation, 2002. (K1, K2, K3)
- 4.5 Insurance Ombudsman: Eligibility, terms. (K1, K2, K3, K4)
- 4.6 Powers & Duties, procedure for Removal from office. (K1, K2, K3, K4)

UNIT V

(15 Hours)

- 5.1 Rural Insurance in India, Introduction, Rural Insurance Schemes, Special Features Benefits (K1, K2)
- 5.2 Challenges to be encountered in the Indian Rural Insurance Market – Scope of Collaborative Action (K1, K2)
- 5.3 Health Insurance in India – Introduction – Definition (K1)
- 5.4 Health Insurance Schemes (K1, K2, K3)
- 5.5 Health Insurance Initiatives by State Governments (K1, K2)
- 5.6 Concerns, Challenges, and the Way ahead. (K1, K2, K3)

TEXTBOOK

1. Murthy A – Principles and Practice of Insurance – Margham Publication, Chennai, Reprint 2016.
2. Kapoor N. D – Business Law – Sultan Chand & Publications, New Delhi, 30th Ed, 2017.

REFERENCE

1. Saravana Val P. and Sumathi S – Legal Systems in Business – Himalaya Publishing House, 7th Ed. 2013.
2. Kaushal M.C – Business Law – Vikas Publications, 4th Edition, 2005
3. Akhileshwar Pathak – Legal Aspects of Business – Tata McGraw Hill, 3rd Edition, 2005
4. Periasamy P – Fundamentals of Insurance – Vijay Nicole Imprints Pvt. Ltd. Chennai, 2013.
5. Periasamy P & Veer Selvam M – Risk and Insurance Management – Vijay Nicole Imprints Pvt. Ltd. Chennai, 2013.

WEB RESOURCES

1. <https://g.co/kg>
2. <https://g.co/kgs/6Yg99W>
3. <https://youtu.be/oH7vUV9g8ys>
4. <https://youtu.be/GE0ckHRBPls>
5. <https://youtu.be/tL0a7uWrmB>

SEMESTER-IV

UCBII20- ACCOUNTING FOR MANAGEMENT

Year: II SEM: IV	Course Code: UCBII20	Title of The Course: Accounting for Management	Course Type: Theory	Course Category: Core	H/W 5	CREDIT S 4	MARKS 40+60
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COURSE OBJECTIVES

- To understand the concept of management accounting.
- To make them aware of the Ratio Analysis.
- To prepare Fund Flow statement.
- To prepare cashflow statement.
- To calculate marginal cost.

COURSE OUTCOMES

The Learners will be able to

- Understands management accounting.
- Analyze various ratios and develops capability to make decision.
- Prepares Fund Flow statement.
- Prepares cashflow statement.
- Calculates marginal cost.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	M	M	H	M
CO2	H	M	M	M	H	M
CO3	H	M	H	M	M	M
CO4	H	M	M	H	M	H
CO5	H	H	M	M	H	M

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	M	H	M	M
CO2	H	M	M	M	H	M
CO3	H	H	M	H	M	H
CO4	H	M	M	H	H	H
CO5	H	M	H	M	H	M

COURSE SYLLABUS:**UNIT I****(15 Hours)**

- 1.1 Management Accounting: Meaning - Definition (K1)
- 1.2 Nature and Scope, Objectives and Functions (K1, K2)
- 1.3 Installation of Management Accounting System (K1, K2)
- 1.4 Relationship Between financial, Cost and Management Accounting (K1, K2)
- 1.5 Financial Statement Analysis - Meaning - Comparative and Common Size financial statement (K1, K2, K3)
- 1.6 Trend percentages (K1, K2, K3)

UNIT II**(15 Hours)**

- 2.1 Ratio analysis: Introduction, Meaning (K1, K2)
- 2.2 Steps in Ratio Analysis (K1, K2)
- 2.3 Advantages and Limitations of ratio analysis (K1, K2)
- 2.4 Classification of ratio analysis (K1, K2, K3)
- 2.5 Calculation of Profitability (K1, K2, K3)
- 2.6 Solvency and Turnover Ratios (including Reconstruction of Profit and Loss Account and Balance Sheet (K1, K2, K3)

UNIT III**(15 Hours)**

- 3.1 Fund Flow Analysis - Meaning – Definition (K1)
- 3.2 Importance (K1, K2)
- 3.3 Advantages – Limitations (K1, K2)
- 3.4 Guidelines for Transaction Analysis (K1, K2, K3)
- 3.5 Statement of Changes in Working Capital (K1, K2, K3)
- 3.6 Preparation of Funds Flow Statement (K1, K2, K3)

UNIT IV (15 Hours)

- 4.1 Cash Flow Analysis Meaning – Definition (K1)
- 4.2 Importance (K1, K2)
- 4.3 Advantages – Limitations (K1, K2)
- 4.4 Statement of Change in Working Capital (K1, K2, K3)
- 4.5 Preparation of Funds Flow Statement (K1, K2, K3)
- 4.6 Application of AS -3 (K1, K2, K3)

UNIT V (15 Hours)

- 5.1 Marginal Costing – Features (K1)
- 5.2 Marginal and Absorption Costing (K1, K2)
- 5.3 Some Important Concepts and Terms in Cost (K1, K2)
- 5.4 Profit Analysis (K1, K2)
- 5.5 Limitations of Marginal Costing (K1, K2)
- 5.6 Break Even Analysis (K1, K2)

TEXTBOOK:

Reddy T.S. and Hari Prasad Reddy Y. - Management Accounting - Margham publications, Chennai, Revised Edition 2013

BOOKS FOR REFERENCE

1. Khan M.Y and Jain S.P. - Management Accounting - Tata McGraw Hill, New Delhi, Reprint 2013
2. Pillai R.S.N. and Bagavathi V. - Management Accounting - S. Chand and Co. Ltd, New Delhi, Reprint 2013
3. Dr. Murthy A. and Bagavathi V. - Management Accounting - Margham publications, Chennai, Revised 2012
4. Manmohan S.P. and Goyal P.S. - Management Accounting - S. Chand and CLO Ltd, New Delhi, Reprint 2012
5. Saravana P. - Management Accounting - Crown publication, Chennai, Reprint 2012
6. Sumathi S – Legal Systems in Business – Himalaya Publishing House, 7th Ed. 2013.
7. Akhileshwar Pathak – Legal Aspects of Business – Tata Mc Graw Hill, 3rd Edition, 2005
8. Periasamy P – Fundamentals of Insurance – Vijay Nicole Imprints Pvt. Ltd. Chennai, 2013.
9. Periasamy P & Veer Selvam M – Risk and Insurance Management – Vijay Nicole Imprints Pvt. Ltd. Chennai, 2013.

WEB RESOURCES

1. <https://youtu.be/9XTrTqOBtN0>
2. <https://www.educba.Com/ratio-analysis-types/>
3. <https://youtu.be/Ao3UPLOKshzI>
4. <https://www.investopedia.Com/investing/what-is-a-cash-flow-statement/>

5. <https://g.co/kgs/sbsdno>

SEMESTER-IV
UCBIJ20- RESEARCH METHODOLOGY

Year: SEM: IV	Course Code: UCBIJ20	Title of The Course: Research Methodology	Course Type: Theory	Course Category : Elective IIA	H/W 5	CREDITS 4	MARKS 40+60
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Course Objectives

- a) To understand research and its process.
- b) To identify research problem and appropriate tools to analyse it.
- c) To impart knowledge on various sampling methods in research.
- d) To make familiarize with data collection methods suitable for various type of research.
- e) To enhance the knowledge for preparation of project report.

Course Outcomes (CO):

The Learners will be able to

- Understands research and its procedures.
- Identifies problem and use SPSS to analyse it.
- Identifies appropriate sample size and sampling methods for research
- Apply a suitable data collection method to extract reliable information
- Prepares project report with appropriate suggestions contributing to the society

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	M	H	M
CO2	H	H	H	M	H	H
CO3	H	H	H	M	H	H
CO4	H	H	H	M	H	H
CO5	H	H	H	M	H	H

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	H	M	H	M
CO2	H	H	H	M	H	H
CO3	H	H	H	M	H	H
CO4	H	H	H	M	H	H
CO5	H	H	H	M	H	H

Course Syllabus

Unit I: Introduction of Research and Research Process

(15 Hours)

- 1.1 Definition of Research – Meaning (K1)
- 1.2 Objectives (K1, K2)
- 1.3 Types of Research (K1, K2)
- 1.4 Research Process (K1, K2, K3)
- 1.5 Qualities of a Researcher – Criteria of Good research (K1, K2)
- 1.6 Problems Encountered in research (K1, K2, K3)

Unit II: Research Design

(15 Hours)

- 2.1 Defining Research Problem (K1)
- 2.2 Research Design – Features of Good Research Design (K1, k2)
- 2.3 Types of Research Design – Factors Affecting Research Design (K1, k2)
- 2.4 Hypothesis – Meaning – Definition (K1, k2)
- 2.5 Need for Hypothesis – Formulation of Hypothesis – Types of Hypothesis (K1, k2)
- 2.6 Test of Hypothesis – Type I and Type II Error. (K1, k2, k3)

Unit III: Sampling

(15 Hours)

- 3.1 Sampling – meaning (K1)
- 3.2 Techniques (K1, K2)
- 3.3 Types (K1, K2, K3)
- 3.4 Steps (K1, K2, K3)
- 3.5 Merits (K1, K2)
- 1.6 Demerits. (K1, K2)

Unit IV: Primary and Secondary Data

(15 Hours)

- 4.1 Collection of Primary and Secondary Data (K1, K2)
- 4.2 Sources of Secondary Data (K1, K2, K3)
- 4.3 Interview Techniques - Survey and Interview Method (K1, K2)
- 4.4 Interview Techniques - Merits and Demerits (K1, K2)
- 4.5 Questionnaire – Pre-Requisites of Using Questionnaire (K1, K2)
- 4.6 Structure and Unstructured Questionnaire (K1, K2, K3)

Unit V: Report Writing and SPSS Application

(15 Hours)

- 5.1 Measurement and Scaling Techniques (K1, K2)
- 5.2 Analysis (K1, K2)
- 5.3 Interpretation (K1, K2)
- 5.4 Report Writing (K1, K2, k3)
- 5.5 Application of SPSS (K1, k2, K3, K4)
- 5.6 Advantages of SPSS (K1, k2)

Textbook:

1. P. Ravilochanan – Research Methodology – Margham Publication, Chennai, Latest Edition.

Books for Reference:

1. B.N. Ghosh – Scientific Methods and Social Research – Sterling Publishers Pvt. Ltd., Delhi (Latest Ed.)
2. Dipakkumar Bhattacharya – Research Methodology – Excel Books, 2nd Edition 2010.
3. C.R. Kothari – Research Methodology Methods and Techniques – New Age International Publishers, Latest Edition.
4. Suresh Chandra and Mohit Kr. Sharma – Research Methodology, Narosa Publishing House – New Delhi – Second Edition

WEB RESOURCE

1. www.researchgate.net
2. www.research-methodology.net
3. www.academia.edu
4. Indian Academic researcher's association (IARA)

SEMESTER-IV

UCBIK20- TAXATION - LAW AND PRACTICE

Year: II	Course Code:	Title of The Course:	Course Type:	Course Category:	H/W	CREDITS	MARKS
SEM: IV	UCBIK20	Taxation- Law and Practice	Theory	Allied	5	5	40+60

COURSE OBJECTIVES

- a) To provide a thorough knowledge on concepts of Income tax, its provisions related to salary head.
- b) To impart knowledge on Income from House Property with deductions.
- c) To compute Capital Gain and with its exemptions.
- d) To Compute profits and gains from Business or Profession.
- e) To calculate income from other sources.

COURSE OUTCOME (CO):

The Learners will be able to

- Able to understand the provision and Compute Salary Income.
- Able to compute income from house property.
- Compute income from Capital Gain.
- Able to compute profit and gain of Business or Profession.
- Able to calculate income chargeable to Tax under other sources

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	M	H	M	M	M
CO2	H	M	H	M	M	M
CO3	H	M	H	M	M	M
CO4	H	M	H	M	M	M
CO5	H	M	H	M	M	M

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	M	H	H	M	H
CO2	H	M	H	H	M	M
CO3	H	H	M	H	H	M
CO4	H	M	H	H	M	M
CO5	H	M	H	M	H	M

COURSE SYLLABUS:

UNIT I (15 Hours)

- 1.1 Income Tax Act, 1961 – Important Definitions: Assessee, Assessment Year, Income, Person, Previous Year (K1, K2)
- 1.2 Incidence of Tax (K1, K2, K3)
- 1.3 Income exempt from Tax (K1, K2)
- 1.4 Salaries – Definition (K1)
- 1.5 Perquisites – Valuation and taxability of perquisites (K1, K2, K3)
- 1.6 Allowances – Deductions. (K1, K2, K3)

UNIT II (15 Hours)

- 2.1 Income from House Property: Introduction (K1)
- 2.2 Municipal tax and standard Rent (K1, K2, K3)
- 2.3 Determination of Annual Value (K1, K2, K3)
- 2.4 Computation of Income from House property for Let out house (K1, K2, K3)
- 2.5 Computation of Income from House property for Self-occupied house (K1, K2, K3)
- 2.6 Deductions. (K1, K2, K3)

UNIT III (15 Hours)

- 3.1 Capital Gains: Introduction – Definition (K1)
- 3.2 Kinds of Capital Assets (K1, K2)

- 3.3 Transfer – Transfer not regarded as transfer (K1, K2)
- 3.4 Computation of Short-term capital gain (Simple Problems) (K1, K2, K3)
- 3.5 Computation of Long-Term capital gain (Simple problems) (K1, K2, K3)
- 3.6 Exemption u/s 54(Simple Problems) (K1, K2, K3)

UNIT IV (15 Hours)

- 4.1 Profits and Gains of Business or Profession: Introduction, Definition of business, Definition of Profession (K1, K2)
- 4.2 Income chargeable to Income tax under the head Profits and Gains of Business or Profession (K1, K2)
- 4.3 Profits and Gains of Business or Profession-Depreciation: Meaning, Assets eligible for Depreciation (K1, K2)
- 4.4 Profits and Gains of Business or Profession–Depreciation (Simple problems)
- 4.5 Computation of Business Income (K1, K2, K3)
- 4.6 Computation of professional Income. (K1, K2, K3)

UNIT V (15 Hours)

- 5.1 Income from other Sources: Introduction, Definition (K1)
- 5.2 Income from other sources u/s 56 (K1, K2)
- 5.3 Incomes chargeable to tax (K1, K2)
- 5.4 Procedure for computing income from other sources (Simple Problems) (K1, K2, K3)
- 5.5 Deductions (K1, K2, K3)
- 5.6 Tax treatment of Income from other sources (Simple Problems) (K1, K2, K3)

TEXTBOOK

Mehrotra H.C. – Income Tax Law and Practice – Sahithya Bhawan Publications, Agra (Latest Ed.)

REFERENCE

1. Vinod K. Singhania – Students Guide to Income Tax – Taxman Publications Pvt. Ltd., (Latest Ed.)
2. Gaur and Narang – Income Tax – Sultan Chand and CLO. (Latest Ed.)
3. Hariharan – Income Tax Law and Practice – Vijay Nicole Imprints Pvt. Ltd., Chennai (Latest Ed.)
4. Reddy T.S. and Hari Prasad Reddy Y. – Income Tax – Margham Publications, Chennai. (Latest Ed.)

WEB RESOURCES

1. <https://www.aegonlife.Com/insurance-investment-knowledge/inCome-tax-act-1961/>

2. <https://youtu.be/zchTfweoMHs>
3. <https://youtu.be/eTeMhqzI30A>
4. <https://youtu.be/sDXkWU2s5u0>
5. <https://youtu.be/5SH9z-afsA0>

SEMESTER - V

UCBIL20- ACCOUNTING FOR BANKING AND INSURANCE

Year: SEM: V	Course Code: UCBIL20	Title of The Course: Accounting for Banking and Insurance	Course Type: Theory	Course Category: Core	H/W 6	CREDITS 5	MARKS 40+60
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Course Objective

- To understand the procedures for issue of shares, forfeitures and reissue.
- To provide knowledge on redemption of preference shares.
- To enable students to prepare final statements of insurance Company.
- To give knowledge on preparation of final accounts of Banking Companies.

Course Outcomes (CO):

The Learners will be able to

- Understands the procedures for issue of shares and able to apply for shares in the Companies.
- Able to Compute accounts related to redemption of preference shares
- Prepares final accounts life insurance Companies as per IRDA regulations.
- Prepares final accounts of marine insurance Companies as per IRDA regulations.
- Prepares profit & loss accounts and Balance sheet of Banking Companies

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	M	H	H
CO2	H	H	H	M	H	H
CO3	H	H	H	H	H	H
CO4	H	H	H	H	H	H
CO5	H	H	H	M	H	H

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	H	H	H	H
CO2	H	H	H	H	H	H
CO3	H	H	H	H	H	H
CO4	H	H	H	H	H	H
CO5	H	H	H	H	H	H

COURSE SYLLABUS:

Unit I: Joint Stock Companies

(15 Hours)

- 1.1 Joint Stock Companies meaning, definition (K1, K2)
- 1.2 Issue of share – Meaning (K1, K2)
- 1.3 Types of shares and share capital (K1, K2, K3)
- 1.4 Forfeiture of share – Meaning (K1, K2)
- 1.5 Re-issue of share (K1, K2, K3, K4)
- 1.6 Calculation of Capital Reserve of shares (K1, K2, K3, K4)

Unit II : Redemption of Shares

(15 Hours)

- 2.1 Redemption of Preference shares –meaning (K1, K2)
- 2.2 Redemption of Preference shares (K1, K2, K3, K4)
- 2.3 Issue of debentures (K1, K2, K3, K4)
- 2.4 Redemption of debentures (K1, K2, K3, K4)
- 2.5 Underwriting of Shares (K1, K2, K3, K4)
- 2.6 Underwriting of Debentures (K1, K2, K3, K4)

Unit III: Insurance Company Accounts–LIC

(15 Hours)

- 3.1 Insurance Company Accounts – Meaning (K1, K2)
- 3.2 Life insurance – Meaning (K1, K2)
- 3.3 Life Insurance - IRDA Regulations (K1, K2, K3)
- 3.4 Preparation of Profit and Loss account per IRDA Regulations (K1, K2, K3, K4)
- 3.5 Preparation of Balance sheet as per IRDA Regulations (K1,K2.K3.K4)

3.6 Valuation of Balance Sheet (K1, K2, K3, K4)

Unit IV: Insurance Company Accounts–GIC

(15 Hours)

4.1 Insurance Company Accounts – General insurance – Meaning (K1, K2)

4.2 Format to Prepare Financial statements as per IRDA Regulations
(K1, K2, K3, K4)

4.3 Fire Insurance – Introduction (K1, K2)

4.4 Fire Insurance – Preparation of Financial statements as per IRDA
Regulations (K1, K2, K3, K4)

4.5 Marine Insurance – Introduction (K1, K2)

4.6 Marine Insurance – Preparation of Financial statements as per IRDA Regulations (K1, K2,
K3, K4)

Unit V: Accounts of Banking Companies

(15 Hours)

5.1 Accounts of Banking Companies – Introduction (K1, K2)

5.2 Accounts of Banking Companies – Schedules (K1, K2)

5.3 Calculation of Rebate on bills discounted (K1, K2, K3)

5.4 Accounts of Banking Companies - Profit & Loss (K1, K2, K3, K4)

5.5 Accounts of Banking Companies– Balance sheet (Simple problems) (K1, K2, K3, K4)

5.6 Preparation of Financial Statement (K1, K2, K3, K4)

Textbook

Reddy T. S. & Murthy A. –Corporate Accounting - Margham Publications, Chennai (latest Ed.)

Books for Reference:

1. Jain S.P. & Narang K.L. - Advanced Accounts - Vol. II - Kalyani Publishers., New Delhi, (Latest Ed.)
2. Gupta R.L. & Radhasamy M. - Advanced Accounts - II - S. Chand &CLO, Ltd., New Delhi, (Latest Ed.)
3. Dr. Maheshwari S.N. –Corporate Accounting - Vikas Publishing House, New Delhi, (Latest Ed.)
4. Dr. Arulanandam M.A. & Raman K.S. - Advanced Accountancy - Himalaya Publishing House, (Latest Ed.)
5. Shukla M.C., Grewal T.S. and Gupta - Advanced Accounts – Vol. II - S. Chand & Sons, New Delhi, (Latest Ed.)
6. Jain S.P. &Narang K.L. –Corporate Accounting - I – Kalyani Publishers., New Delhi, (Latest Ed.)

WEB RESOURCE

1. www.finance.ucla.edu
2. www.mca.gov.in
3. Accounting coach
4. Saheb academy – YouTube channel

SEMESTER- V

UCBIM20 - CORPORATE LAWS

YEA R: SEM:	COURSE CODE:	TITLE OF THE COURSE:	COURSE TYPE:	COURSE CATEGOR Y:	H/W	CREDITS	MARKS
V	UCBIM20	CORPORATE LAWS	THEORY	CORE	6	4	40+60

Course Objective

- Understands provisions of the Companies Act 2013.
- To develop knowledge on structure of Company management.
- To enable students to understand the procedures followed in conducting various meeting in Companies.
- To provide an overview of various Acts related to employees.
- To make students aware of winding up and modes of winding up of Companies.

Course Outcomes (CO):

The Learners will be able to

- Understands the frameworks of The Companies Act 2013.
- Identifies the procedures of appointment and role of directors.
- Understands and differentiates the need for articles of association and memorandum of association.
- Aware and apply the knowledge about rights of employees.
- Finds out the reason for winding up of Companies.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	M	M	H	H
CO2	H	M	M	M	H	H
CO3	H	M	M	M	M	H
CO4	H	H	H	H	H	H
CO5	H	M	M	M	M	H

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	M	M	H	H
CO2	H	M	M	M	H	H
CO3	H	M	M	M	M	H
CO4	H	H	H	H	H	H
CO5	H	M	M	M	M	H

COURSE SYLLABUS:

Unit I: The Companies Act, 2013

(15 Hours)

- 1.1 Companies Act, 2013- Introduction (K1)
- 1.2 Tabulation of all important Changes in the provisions between the Companies Act 1956 and the Companies, Act 2013(K1, K2)
- 1.3 Kinds of Companies (K1, K2)
- 1.4 Registration – Documents for Registration (K1, K2, K3)
- 1.5 Memorandum and Articles of Association – Preliminary Prospectus (K1, K2, K3)
- 1.6 Lifting the Corporate Veil – Doctrine of Indoor Management – Doctrine of Constructive Notice (K1, K2)

Unit II: Company Management

(15 Hours)

- 2.1 Reasons for Separation of Ownership and Management (K1, K2)
- 2.2 Structure of Company Management (K1, K2)
- 2.3 Legal position of Directors – Appointment of Directors – Retirement of Directors – By Rotation (K1, K2)
- 2.4 Re-appointment of retiring Directors – Appointment of new directors other than retiring directors (K1, K2)
- 2.5 Appointment of Independent Directors (K1, K2, K3)
- 2.6 Code of Conduct for Independent Directors (K1, K2, K3)

Unit III: Company Meetings: Law, Practice and Procedure (15 Hours)

- 3.1 Meaning – Kinds of Company Meetings(K1)
- 3.2 General objects and puposes of Meetings (K1, K2)
- 3.3 Statutory Meetings (K1, K2)
- 3.4 Annual General Meeting – Statutory Provisions relating to Annual General Meeting – Duties of Company Secretary during Annual General Meeting (K1, K2)
- 3.5 Extraordinary General Meetings – Board Meetings- Committee Meetings – Class Meetings – Creditors’ Meetings (K1, K2)

3.6 Statutory Meeting – Statutory Report – Provisions relating to holding of Statutory Meeting – Secretarial Duties relating to Statutory Meetings - Proxies – Minutes of Resolutions (K1, K2, K3)

Unit IV: Laws relating to the Employees (15 Hours)

4.1 The Employee's Provident Fund and Miscellaneous Act, 1952 – Definitions (K1, K2)

4.2 Scheme and Features (K1, K2)

4.3 Determination of Moneys due from Employer - Recovery of Money due from Employers (K1, K2, K3)

4.4 The Payment of Bonus Act, 1956 – Objectives – Definitions – Determination of Bonus (K1, K2)

4.5 The Payment of Gratuity Act, 1972 – Definitions – Payment of Gratuity (K1, K2)

4.6 The Employees State Insurance (ESI) Act, 1948 – Definitions –Types of Benefits under the Act (K1)

Unit V: Winding Up of the Company (15 Hours)

5.1 Meaning of Winding Up (K1, K2)

5.2 Winding Up and Dissolution (K1, K2)

5.3 Modes of Winding Up – Winding Up by the Tribunal- Official Liquidator (K1, K2)

5.4 Power exercisable with the sanction of the Tribunal (K1, K2)

5.5 Voluntary Winding Up – Procedure of Compulsory and Voluntary winding up (K1, K2, K3)

5.6 Powers and duties of Company liquidator in Voluntary winding up (K1, K2)

Text Books:

Santhi. J - company Law – Margham Publications, Chennai, 2018, Latest edition.

Books for Reference:

1. Kapoor N.D – Business Law – Sultan Chand & Publications, New Delhi, 2016.
2. Kapoor N.D – Mercantile Law – Sultan Chand & Publications, New Delhi, 2013.
3. company Law and Secretarial Practice – Balachandarn - Sultan Chand & Publications, New Delhi, 2016

WEB RESOURCE

1. Law 360: Corporate
2. Corporate law blog
3. www.mca.gov.in
4. Corporate law academy – YouTube channel

SEMESTER-VI
UCBIQ20- FINANCIAL MANAGEMENT

Year:	Course Code:	Title of The Course:	Course Type:	Course Category:	H/W	CREDIT S	MARK S
SEM: VI	UCBIQ20	Financial Management	Theory	Core	6	4	40+60

Course Objectives

- a) To understand the role of modern financial manager.
- b) To enable students to analyse cost of capital.
- c) To impart knowledge on identifying optimum capital structure and factors determining it.
- d) To compute leverage of a company
- e) To provide thorough knowledge on various source of finance.

Course Outcomes (CO):

The Learners will be able to

- Understands the role of financial manager.
- Analyse the complexities associated with management of cost of funds in the capital structure.
- Recognize the factors that determine optimum capital structure.
- Compute leverage of a company
- Identify and analyse various sources of capital.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	H	H	H
CO2	H	H	H	M	H	H
CO3	H	H	H	H	H	H
CO4	H	H	H	M	H	H

CO5	H	H	H	H	H	H
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H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	H	H	H	H
CO2	H	H	M	H	H	H
CO3	H	H	H	H	H	H
CO4	H	H	M	H	H	H
CO5	H	H	H	H	H	H

COURSE SYLLABUS:

Unit – I

(15 hours)

- 1.1 Financial management meaning and definition (K1, K2)
- 1.2 Scope of Financial management (K1, K2)
- 1.3 Objectives of Financial management (K1, K2)
- 1.4 Functions of Financial management (K1, K2)
- 1.5 Role of Financial manager (K1, K2)
- 1.6 Methods and Tools of Financial management (K1, K2)

Unit – II

(15 hours)

- 2.1 Cost of Capital meaning and definition (K1, K2)
- 2.2 Components and Importance of Cost of capital (K1, K2)
- 2.3 Types – Cost of Debt (K1, K2, K3, K4)
- 2.4 Cost of Preference share capital (K1, K2, K3, K4)
- 2.5 Cost of Equity (K1, K2, K3, K4)
- 2.6 Factors determining cost of capital. (K1, K2, K3)

Unit – III**(15 hours)**

- 3.1 Capital structure – meaning and definitions (K1, K2)
- 3.2 Difference between capital structure and capitalization (K1, K2)
- 3.3 Optimum capital structure- features (K1, K2, K3, K4)
- 3.4 Factors determining capital structure (K1, K2, K3)
- 3.5 Theories of capital structure – NI, NOI (K1, K2, K3)
- 3.6 Traditional approach and Modigliani and Miller Approach (K1, K2, K3)

Unit – IV**(15hours)**

- 4.1 Leverage - meaning and Types (K1, K2)
- 4.2 Types of leverage and degree of leverage (K1, K2, K3)
- 4.3 Dividend policy meaning, definition and nature. (K1, K2)
- 4.4 Factors determining dividend policy (K1, K2)
- 4.5 Dividend theories – Walter’s model and Gordon’s model (K1, K2, K3)
- 4.6 Modigliani Miller Approach. (K1, K2, K3)

Unit – V**(15 hours)**

- 5.1 Sources of finance – Short term finance (K1, K2)
- 5.2 Purpose of short -term source (K1, K2)
- 5.3 Source of short- term finance (K1, K2, K3)
- 5.4 Long – term finance – purpose (K1, K2)
- 5.5 Factors determining financial requirements (K1, K2, K3)
- 5.6 Source of long -term finance. (K1, K2, K3)

Textbook:

1. Murthy A. –Financial Management –Margham Publications, Chennai, Reprint 2015

Books for Reference:

1. I.M. Pandey – Financial Management – Vikas publishing house Pvt ltd, New Delhi, 10th Edition, Reprint 2014
2. Dr. S. N. Maheswari – Financial Management – Principles and Practice – Sultan C hand & Sons Educational Publishers, New Delhi, 9th Edition 2014.
3. Prasanna Chandra – Financial Management – Theory & Practice – Tata McGraw Hill Publishing Company Ltd., New Delhi, 7th Edition 2011

4.Dr.N. Premavathy, Dr. M. Inbalakshmi – Financial Management – Sri Vishnu Publishers – Chennai, 1st Edition 2012.

WEB RESOURCES:

1. www.toppr.com
2. www.tutorsglobe.com
3. www.bbamantra.com
4. www.corporatefinanceinstitute.com
5. www.accountingnotes.net

SEMESTER V/VI

UGBIA520/ UGBIA620- BANKING SYSTEM IN INDIA

Year: III	Course Code: UGBIA520/ UGBIB620	Title of The Course: BANKING SYSTEM IN INDIA	Cours e Type: Theory	Course Category: Non- major Elective	H/W 3	CREDITS 2	MARKS 40+60
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Course Objectives

- To provide basic knowledge about banking and its operation.
- To impart thorough knowledge on banking structure in India.
- To understand the functions of Reserve Bank of India.
- To understand and access Digital Banking.
- To transact using different modes of Digital payment.

Course Outcomes (CO):

The Learners will be able to

- Understands the concepts of Banking operation.
- Able to differentiate private and public sector banks.
- Understands the functions of RBI.
- Able to access digital banking.
- Able to transfer money through digital payment.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	M	H	M	M	H
CO2	H	H	M	H	M	H
CO3	H	M	H	M	M	M
CO4	H	H	M	H	M	H
CO5	H	H	H	M	H	H

H- HIGH M- MEDIUM L- LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	M	H	M	M	H
CO2	H	M	M	M	M	H
CO3	H	M	H	H	M	M
CO4	H	H	H	H	M	H
CO5	H	H	H	M	H	H

COURSE SYLLABUS:**Unit I: Introduction to Banking****(8 Hours)**

- 1.1 Origin of Banking – Banker (K1, K2)
- 1.2 Banking and Other Business (K1, K2)
- 1.3 Customer – The relationship between a Banker and Customer (K1, K2)
- 1.4 General relationship (K1, K2)
- 1.5 Statutory Obligation to Honor Cheques (K1, K2, K3)
- 1.6 Banker's Lien – Duty to maintain secrecy of Customer's Account (K1, K2, K3)

Unit II: Banking Structure**(8 Hours)**

- 2.1 Indigenous Bankers – Commercial Banks – Cooperative Banks – RRBs (K1, K2)
- 2.2 Foreign Banks – Development Banks (DB) (K1, K2, K3)
- 2.3 Industrial Development Bank of India (IDBI) (K1, K2, K3)
- 2.4 Industrial Finance Corporation of India (IFCI) – Industrial Reconstruction Bank of India (IRBI) (K1, K2)
- 2.5 National Bank for Agricultural and Rural Development (NABARD) – Export and Import Bank (EXIM) – National Housing Bank (NHB) (K1, K2)
- 2.6 Small Banking – Non- Banking Financial Company (NBFC) (K1, K2)

Unit III: Reserve Bank of India**(8 Hours)**

- 3.1 Introduction - Reserve Bank of India – Meaning (K1, K2)
- 3.2 Functions of RBI – Monetary functions (K1, K2)
- 3.3 Functions of RBI – Non - Monetary functions (K1, K2)
- 3.4 Introduction - Credit Control (K1, K2)
- 3.5 Methods of Credit Control – Quantitative or General Methods (K1, K2, K3)
- 3.6 Methods of Credit Control – Quantitative or General Methods (K1, K2, K3)

Unit IV: Introduction to Digital Banking**(8 Hours)**

- 4.1 Introduction to Digital Banking (K1, K2)

- 4.2 Brief History - Need for Digital Channels (K1, K2)
- 4.3 Customer preference for Digital Banking (K1, K2)
- 4.4 Types of Cards (K1, K2, K3)
- 4.5 Cards - Features – Benefits (K1, K2)
- 4.6 Magnetic Strip Card and Euro pay Master card Visa (EMV) Technology (K1, K2)

Unit V: Modes of Digital Payment

(8 Hours)

- 5.1 Automatic Teller Machine (ATM) - History – Product Features – Instant Money Transfer (IMT) (K1, K2, K3)
- 5.2 Cash Deposit Machine (CDM) – Mobile Banking – Product Features (K1, K2, K3)
- 5.3 Immediate Payment System (IMPS) (K1, K2)
- 5.4 Online Banking – Product Features – Point-of-Sale (POS) – Features – Types (K1, K2, K3)
- 5.5 Aadhaar Enabled Payment System (AEPS) – Real Time Gross Settlement (RTGS) (K1, K2, K3, K4)
- 5.6 National Electronic Funds Transfer (NEFT) (K1, K2, K3, K4)

BOOK

Study material will be provided to the students.

WEB RESOURCE

1. www.ebanking.Com
2. www.bigCommerce.Com
3. www.rbi.org
4. www.businessinsider.in

SEMESTER-V
USBIE520- PRACTICAL ASPECTS OF INCOME TAX AND E- FILLING

Year: III	Course Code:	Title of The Course:	Course Type:	Course Category:	H/ W	CREDITS	MARKS
SEM: V	USBIE520	Practical aspects of income tax and e- filling	Theory	Skill Based Elective	2	2	40+60

Course Objective

- a) To understand Set off and Carry forward of losses.
- b) To impart knowledge in Computing Total Income.
- c) To provide k
- d) Knowledge on E-filing and its process.
- e) To understand instructions for filing out ITR forms
- f) To make them learn various procedure in XBRL

Course Outcomes (CO):

The Learners will be able to

- Understands set off and carry forward of losses.
- Able to Compute Total Income.
- Able to identify E-filing from regular filing returns.
- Able to file ITR online.
- Understands the Concept of XBRL.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	H
CO2	H	H	H	M	H	H
CO3	H	M	H	M	H	H

CO4	H	M	H	H	H	H
CO5	H	M	H	H	H	H

H- HIGH M-MEDIUM L-LOW

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	M	H	H	H	H
CO2	H	H	H	H	M	H
CO3	H	H	M	H	M	H
CO4	H	H	H	M	H	H
CO5	H	H	H	M	H	H

COURSE SYLLABUS:

Unit – I:

(6 Hours)

- 1.1 Set off and Carry forward of Losses (K1,K2,K3)
- 1.2 Speculation Income (K1,K2,K3)
- 1.3 Specific Business Income (K1,K2,K3)
- 1.4 Horse Race Income (K1,K2,K3)
- 1.5 Clubbing of Income (K1,K2,K3)
- 1.6 Deemed Income (K1,K2,K3)

Unit – II:

(6 Hours)

- 2.1 Gross Total Income (K1,K2,K3)
- 2.2 Deductions form Gross Total Income (K1, K2,K3)
- 2.3 Computation of Total Income (K1,K2,K3)
- 2.4 Tax Deducted at Source (K1,K2,K3)
- 2.5 Tax Collected at Source (K1,K2,K3)
- 2.6 Computation of Tax Liability (K1,K2,K3)

Unit – III

(6 Hours)

- 3.1 E-filling Practice: Introduction to E-filling (K1,K2,K3)
- 3.2 E-filling different from the regular filling of returns (K1,K2,K3)
- 3.3 Benefits – Limitation (K1,K2,K3)

3.4 Types of E- Filing (K1,K2,K3)

3.5 E-Filing process – IT Returns – Relevant Notification – E Filing security (K1,K2,K3)

3.6 Introduction to GST – GSTIN - Procedure for Registration (K1, K2,K3)

Unit – IV (6 Hours)

4.1 Tax Return (K1,K2,K3)

4.2 Tax Return Online (K1, K2, K3)

4.3 Instructions for filling the Tax Return online (K1, K2, K3)

4.4 ITR Tax -payer Guide Part I and Part II (K1, K2, K3)

4.5 Instructions for Filing out ITR Forms (K1, K2, K3)

4.6 Instructions for Filing out GST Forms (K1, K2, K3)

Unit – V (6 Hours)

5.1 XBRL Meaning (K1, K2)

5.2 An introduction to Extensible business reporting language (XBRL) (K1, K2)

5.3 E- filling procedure towards XBRL (K1, K2)

5.4 E-Filing of ROC (K1, K2)

5.5 Digital Signature (K1, K2, K3)

5.6 Verification of Electronic Records. (K1, K2)

Textbook:

1. Mehrotra H.C.-Income Tax Law and Practice – Sahithya Bhawan Publications, Agra. (Latest.)
2. Web based material for E-Filing

Reference Book:

1. Vinod K. Singhania -students Guide to Income Tax – Taxman Publications Pvt. Ltd., (Latest.)
2. Gaur and Narang – Income Tax – Sultan Chand and CLO. (Latest Ed.)
3. Hariharan - Income Tax Law and Practice – Vijay Nicole Imprints Pvt. Ltd., Chennai (Latest.)
4. Reddy T.S. and Hari Prasad Reddy Y. – Income Tax – Margham Publications. Chennai. (Latest)

WEB RESOURCE

1. www.incometaxindia.gov.in
2. www.taxsmile.Com
3. National academy for direct taxes
4. www.cbic.gov.in